

# Health Insurance Marketplace

## MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

### PRE-EXISTING CONDITIONS AND DISABILITY WEEK OF ACTION NOVEMBER 6, 2022 – NOVEMBER 12, 2022

This document contains Talking Points, Five Things Consumers Need to Know, and a Social Media Toolkit and Graphics for stakeholders to use when educating consumers about the Health Insurance Marketplace Open Enrollment Period.

#### Talking Points for Pre-Existing Conditions and Disability Week of Action:

- Millions of Americans have pre-existing health conditions like asthma, diabetes, or heart disease.
- Thanks to the Affordable Care Act, the Marketplace provides coverage options for people with pre-existing conditions, including chronic medical conditions and disabilities.
- Health insurance companies cannot charge more or deny coverage to consumers because of a pre-existing health condition, such as asthma, diabetes, or cancer.
- Once a consumer is enrolled in coverage, the insurance plan cannot reject them, charge them more, or refuse to pay for essential health benefits for any condition they had before coverage started. The plan can't deny coverage or raise rates based only on their health.
- The Inflation Reduction Act (IRA) continues to help reduce health coverage costs and 4 in 5 customers are able to find coverage for \$10 a month or less.
- Consumers with a pre-existing condition or disability who want to enroll in health coverage should visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.
- To find someone local or to be contacted by a Marketplace-registered agent or broker, consumers should visit <https://www.healthcare.gov/find-assistance/>.
- Consumers are encouraged to enroll by December 15 to have coverage starting January 1, 2023! Open enrollment ends January, 15, 2023.




#### 5 things Consumers Need to Know about the Marketplace Open Enrollment:

1. **Key Dates!** The Marketplace Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) runs from November 1, 2022 to January 15, 2023. Consumers who enroll by midnight on December 15 can get full year coverage that starts January 1.
2. **Coverage is Affordable!** This year, thanks to the Inflation Reduction Act, more people qualify for help purchasing quality health coverage. If you have looked for health coverage before, it is worth a second look:


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- 4 out of 5 customers will be able to find a plan for \$10/month or less after subsidies.
  - With the new law, millions of people will continue to qualify for tax credits that lower their premiums.
3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, behavioral health care, preventive care, hospital care, and prescription drugs.
    - There are also new plan options that offer similar benefit designs and more pre-deductible services.
  4. **More Help is Available!** Consumers can access assisters and navigators in every state on the Marketplace. To find local help go to <https://localhelp.healthcare.gov>.
  5. **Sign Up for Coverage This Year!** All consumers shopping for health insurance coverage — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to [HealthCare.gov](https://HealthCare.gov) and [CuidadodeSalud.gov](https://CuidadodeSalud.gov) or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application and enroll in a 2023 Marketplace plan. Help is available 24 hours a day/ 7 days a week, it is free and assistance is available in over 200+ languages.

## Social Media Toolkit and Graphics:

Pre-Existing Conditions/Disability Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 06 <sup>th</sup> -Nov 12 <sup>th</sup>	It's #MarketplaceOE and remember, pre-existing conditions are covered! No insurance plan can reject you or refuse to pay for essential health benefits for any condition you had before your coverage started. Enroll now: <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered	  
	With help from the #InflationReductionAct, many people will continue to qualify for financial help this #MarketplaceOE. And for those with pre-existing medical conditions, you can't be turned down, so enroll today and #GetCovered. <a href="https://healthcare.gov/get-coverage">https://healthcare.gov/get-coverage</a>	
	Thought you couldn't afford health insurance? Now you can! In fact, 4 out of 5 customers can find a plan for less than \$10 a month. See if you qualify and find the health plan that is right for you: <a href="https://www.healthcare.gov/get-coverage">https://www.healthcare.gov/get-coverage</a> #GetCovered #MarketplaceOE	

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Condiciones Preexistentes/Semana de Acción de la Discapacidad		
POST DATES	POST COPY	GRAPHICS
06 de noviembre - 12 de noviembre	Es #MarketplaceOE y recuerde, ¡las condiciones preexistentes están cubiertas! Ningún plan médico puede rechazarlo o negarse a pagar los beneficios de salud esenciales por cualquier condición que haya tenido antes de que comenzara su cobertura. Inscríbase ahora: <a href="https://www.cuidadodesalud.gov/get-coverage">https://www.cuidadodesalud.gov/get-coverage</a> #GetCovered	
	Con la ayuda de la #InflationReductionAct, muchas personas seguirán calificando para recibir ayuda financiera en este #MarketplaceOE. Y para aquellos con condiciones médicas preexistentes, no pueden ser rechazados, así que inscríbase hoy y #GetCovered. <a href="https://cuidadodesalud.gov/get-coverage">https://cuidadodesalud.gov/get-coverage</a>	
	¿Pensó que no podía pagar un seguro médico? ¡Ahora usted puede! De hecho, 4 de cada 5 clientes pueden encontrar un plan por menos de \$10 al mes. Vea si califica y encuentre el plan médico adecuado para usted: <a href="https://www.cuidadodesalud.gov/get-coverage">https://www.cuidadodesalud.gov/get-coverage</a> #GetCovered #MarketplaceOE	

